#### Case 24-20798-CMB Doc 13-1 Filed 05/02/24 Entered 05/02/24 10:30:32 Desc Schedules Page 1 of 59

			a.g. = 0. <b></b>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Christopher R. Le	ore		
	First Name	Middle Name	Last Name	
Debtor 2	Laura L. Lore			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT (	OF PENNSYLVANIA	
Case number	24-20798			
(if known)				☐ Check if this is a amended filing

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

you	r original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.		·
Pai	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	180,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	35,949.37
	1c. Copy line 63, Total of all property on Schedule A/B	\$	215,949.37
Pai	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	190,694.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	58,277.59
	Your total liabilities	\$	248,971.59
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,738.90
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,999.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other scl	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	, family, or

the court with your other schedules.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

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 Laura L. Lore	Case number (if known)	24-20798	

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

3,532.07

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cl	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	31,099.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	31,099.00

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	.55 = 1 = 51.55		Sch	hedules	Page 3 of 59	00,00,	0.00.0	
Fill in this info	ormation to identify	your case and th	is filing	g:				
Debtor 1	Christopher	R. Lore						
Dahtano	First Name	Middle	Name		Last Name			
Debtor 2 (Spouse, if filing)	Laura L. Lore	Middle	Name		Last Name			
United States	Bankruptcy Court for	the: WESTERN	DISTR	ICT OF PENN	ISYLVANIA			
Case number	24-20798							☐ Check if this is an
	24-20130				_			amended filing
_	orm 106A/B	•						
<u>Schedu</u>	ıle A/B: Pr	operty						12/15
information. If m Answer every qu	ore space is needed, a lestion.	ttach a separate sh	neet to tl	his form. On the	e are filing together, both are e top of any additional pages vn or Have an Interest In			
☐ No. Go to N  Yes. When	e is the property?							
1.1	lman St.		What	t is the property	? Check all that apply			
	ss, if available, or other desc	cription		Single-family has buplex or multi- Condominium		the amount	of any secured	ms or exemptions. Put claims on <i>Schedule D:</i> s Secured by Property.
					or mobile home			
Freedor	n PA	15042-0000				Current va entire prop	perty?	Current value of the portion you own?
City	State	ZIP Code		Investment pro	operty	\$18	30,000.00	\$180,000.00
			ö	Other			•	our ownership interest ncy by the entireties, or
					in the property? Check one		e), if known. by the Enti	rotu
Beaver						Terraints	by the Enti	Tety
County			_	Debtor 1 and I	Debtor 2 only	01	***	
				At least one of	f the debtors and another		t it this is comr structions)	nunity property
				r information yo	ou wish to add about this ite on number:	m, such as lo	cal	
			Fair	Market Valu	ue determined by Appi	raisal from	08/2023	
					rom Part 1, including any		=>	\$180,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

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ans, trucks, tractors, sport utility	vehicles, motorcycles			
ke: Dodge	Who has an interest in the property? Check one	Do not deduct secured of	laims or exemptions. Put ed claims on Schedule D:	
del: Ram 1500	Debtor 1 only		ims Secured by Property.	
ar: <b>2018</b>	☐ Debtor 2 only	Current value of the	Current value of the	
proximate mileage: 45,000	■ Debtor 1 and Debtor 2 only	entire property?	portion you own?	
er information:	☐ At least one of the debtors and another			
r Market Value determined KBB nor body damage. cation: 1125 Hillman St., eedom PA 15042	Check if this is community property (see instructions)	\$24,990.00	\$24,990.00	
ke: Ford	Who has an interest in the property? Check one	Do not deduct secured cl		
del: Explorer XLT	☐ Debtor 1 only		ims Secured by Property.	
ar: <b>2002</b>	■ Debtor 2 only	Comment value of the	Current value of the	
proximate mileage: 180,000	· ·	entire property?	portion you own?	
er information:	☐ At least one of the debtors and another		\$1,887.00	
air Market Value determined KBB cation: 1125 Hillman St., eedom PA 15042	☐ Check if this is community property (see instructions)	\$1,887.00		
<sub>ke:</sub> Suzuki	Who has an interest in the property? Check one	Do not deduct secured of		
del: Blvd	Debtor 1 only		ims Secured by Property.	
ar: <b>2008</b>		Current value of the	Current value of the	
proximate mileage: 20,000		entire property?	portion you own?	
er information:	☐ At least one of the debtors and another			
nir Market Value determined NADA cation: 1125 Hillman St., cedom PA 15042	Check if this is community property (see instructions)	\$2,580.00	\$2,580.00	
ke: Honda	Who has an interest in the property? Check one	Do not deduct secured cl	laims or exemptions. Put	
<u> </u>	· _	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
2006	·		Current value of the portion you own?	
proximate mileage:	■ Debtor 1 and Debtor 2 only	Current value of the entire property?		
er information:	☐ At least one of the debtors and another			
operable	■ Check if this is community property	\$1,000.00	\$1,000.00	
	roximate mileage: 45,000 er information:  r Market Value determined KBB nor body damage. cation: 1125 Hillman St., edom PA 15042  ee: Ford Explorer XLT r: 2002 roximate mileage: 180,000 er information: ir Market Value determined KBB cation: 1125 Hillman St., edom PA 15042  ee: Suzuki del: Blvd r: 2008 roximate mileage: 20,000 er information: ir Market Value determined NADA cation: 1125 Hillman St., edom PA 15042  ee: Honda del: Shadow r: 2006	Debtor 1 and Debtor 2 only   At least one of the debtors and another	Debtor 1 and Debtor 2 only   Statement value of the entire property?	

Official Form 106A/B Schedule A/B: Property page 2

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Debtor 1 Christopher R. Lore Debtor 2 Laura L. Lore			Case number (if known) 24-20798		
Part	3: Describe Your Perso	onal and Household Items			
		legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.		
	ousehold goods and to Examples: Major appliar I No Ves. Describe	furnishings nces, furniture, linens, china, kitchenware			
		Basic Household Goods & Furnishings Summary Available Upon Request Location: 1125 Hillman St., Freedom PA 15042	\$1,000.00		
E		and radios; audio, video, stereo, and digital equipment; computer I phones, cameras, media players, games	rs, printers, scanners; music collections; electronic devices		
		Electronics Location: 1125 Hillman St., Freedom PA 15042	\$200.00		
E ■ □ 9. <b>E</b> ¢	other collecti No Yes. Describe quipment for sports a	ographic, exercise, and other hobby equipment; bicycles, pool tal			
10. <b>F</b>	No Yes. Describe  Firearms  Examples: Pistols, rifle No	s, shotguns, ammunition, and related equipment			
	Yes. Describe	2 Handguns Location: 1125 Hillman St., Freedom PA 15042	\$100.00		
	Clothes Examples: Everyday cl I No Yes. Describe	othes, furs, leather coats, designer wear, shoes, accessories			
		Clothing Location: 1125 Hillman St., Freedom PA 15042	\$50.00		
	Jewelry Examples: Everyday je ] No I Yes. Describe	welry, costume jewelry, engagement rings, wedding rings, heirlo	oom jewelry, watches, gems, gold, silver		
		Wedding Rings	\$100.00		

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Debtor 2	Laura L. Lore	; 	Case number (if kn	own) <b>24-20798</b>
	rm animals oles: Dogs, cats, birds, ho	rses		
☐ No	-			
Yes.	Describe			
		, 3 Cats, Guinnae ion: 1125 Hillman	Pig St., Freedom PA 15042	\$0.00
14. <b>Any ot</b> ■ No	her personal and house	hold items you did r	not already list, including any health aids you did not li	st
☐ Yes.	Give specific information			
			art 3, including any entries for pages you have attached	d \$1,450.00
Part 4: De	scribe Your Financial Asse	ts		
	vn or have any legal or e		any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
17. <b>Depos</b> <i>Exam</i>		or other financial acco	unts; certificates of deposit; shares in credit unions, broker with the same institution, list each.	age houses, and other similar
□ No			Institution name:	
■ Yes	17.1.	Performance Spend	PNC Bank (2548) *Joint with Kaitlyn Lore	\$1,000.00
	17.2.	Checking	PNC Bank (2556) *Joint with Kaitlyn Lore	\$0.00
	17.3.	Savings	PNC Bank (2564) *Joint with Kaitlyn Lore	\$0.00
Exam <sub>l</sub> ■ No	, mutual funds, or public ples: Bond funds, investm		kerage firms, money market accounts	
	ublicly traded stock and enture	interests in incorpo	orated and unincorporated businesses, including an int	terest in an LLC, partnership, and
☐ Yes.	Give specific information Na	about them me of entity:	 % of ownership:	
Negot	nment and corporate bo	nds and other negor	tiable and non-negotiable instruments hiers' checks, promissory notes, and money orders.	

Official Form 106A/B Schedule A/B: Property page 4

Issuer name:

Case 24-20798-CMB Doc 13-1 Filed 05/02/24 Entered 05/02/24 10:30:32 Schedules Page 7 of 59 Debtor 1 Christopher R. Lore Case number (if known) 24-20798 Laura L. Lore Debtor 2 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401(K) Highmark health \$3,042.37 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

 $\square$  Yes. Give specific information..

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	ebtor 1 ebtor 2	Christopher R. Lore Laura L. Lore	Case number (if known)	24-20798
31.		ets in insurance policies  oles: Health, disability, or life insurance; health savings account (HSA); credit,	homeowner's, or renter's insurar	nce
		Name the insurance company of each policy and list its value.  Company name:	Beneficiary:	Surrender or refund value:
		Group Term Life Insurance with No Cash Value	Spouse	\$0.00
		Group Term Life Insurance with No Cash Value	Spouse	\$0.00
32.	If you a	terest in property that is due you from someone who has died are the beneficiary of a living trust, expect proceeds from a life insurance policine has died.	cy, or are currently entitled to rec	eive property because
	■ No □ Yes.	Give specific information		
33.	Examp  ■ No	against third parties, whether or not you have filed a lawsuit or made a ples: Accidents, employment disputes, insurance claims, or rights to sue	demand for payment	
34.	Other o	contingent and unliquidated claims of every nature, including countercla	aims of the debtor and rights to	set off claims
35.		Describe each claim  nancial assets you did not already list		
	■ No	Give specific information		
36		the dollar value of all of your entries from Part 4, including any entries fo art 4. Write that number here		\$4,042.37
Pa	art 5: Des	scribe Any Business-Related Property You Own or Have an Interest In. List any re	al estate in Part 1.	
		own or have any legal or equitable interest in any business-related property?		
	■ No. Go	o to Part 6. So to line 38.		
Pa		scribe Any Farm- and Commercial Fishing-Related Property You Own or Have an I ou own or have an interest in farmland, list it in Part 1.	interest In.	
46.		own or have any legal or equitable interest in any farm- or commercial Go to Part 7.	fishing-related property?	
	☐ Yes.	. Go to line 47.		
Pa	art 7:	Describe All Property You Own or Have an Interest in That You Did Not List Abo	ve	
53.	Examp	have other property of any kind you did not already list?  bles: Season tickets, country club membership		
	■ No □ Yes.	Give specific information		
54	. Add t	the dollar value of all of your entries from Part 7. Write that number here		\$0.00

Official Form 106A/B Schedule A/B: Property page 6

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Christopher R. Lore Debtor 1 Case number (if known) 24-20798 Debtor 2 Laura L. Lore List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$180,000.00 56. Part 2: Total vehicles, line 5 \$30,457.00 57. Part 3: Total personal and household items, line 15 \$1,450.00 58. Part 4: Total financial assets, line 36 \$4,042.37 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$35,949.37 Copy personal property total \$35,949.37 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$215,949.37

Official Form 106A/B Schedule A/B: Property page 7

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Fill in this information to identify your case:						
Debtor 1	Christopher R. Lo	ore				
	First Name	Middle Name	Last Name			
Debtor 2	Laura L. Lore					
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT (	OF PENNSYLVANIA			
Case number	24-20798					
(if known)					Check if this is an amended filing	

#### Official Form 106C

#### Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt
---

1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
	☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	■ You are claiming federal exemptions. 11 L	J.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.								
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.					
	1125 Hillman St. Freedom, PA 15042 Beaver County	\$180,000.00		\$10,479.00	11 U.S.C. § 522(d)(1)				
	Fair Market Value determined by Appraisal from 08/2023 Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit					
	2018 Dodge Ram 1500 45,000 miles Fair Market Value determined by KBB	\$24,990.00	•	\$3,817.00	11 U.S.C. § 522(d)(2)				
	Minor body damage. Location: 1125 Hillman St., Freedom PA 15042			100% of fair market value, up to any applicable statutory limit					
	Line from Schedule A/B: 3.1								
	2002 Ford Explorer XLT 180,000 miles	\$1,887.00		\$1,887.00	11 U.S.C. § 522(d)(2)				
	*Fair Market Value determined by KBB			100% of fair market value, up to any applicable statutory limit					
	Location: 1125 Hillman St., Freedom PA 15042								
	Line from Schedule A/B: 3.2								

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otor 2 Christopher R. Lore Laura L. Lore			Case number (if known)	24-20798
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2008 Suzuki Blvd 20,000 miles *Fair Market Value determined by	\$2,580.00		\$2,580.00	11 U.S.C. § 522(d)(5)
NADA Location: 1125 Hillman St., Freedom PA 15042 Line from <i>Schedule A/B</i> : 3.3			100% of fair market value, up to any applicable statutory limit	
2006 Honda Shadow *inoperable	\$1,000.00		\$1,000.00	11 U.S.C. § 522(d)(5)
Location: 1125 Hillman St., Freedom PA 15042 Line from Schedule A/B: 3.4			100% of fair market value, up to any applicable statutory limit	
Basic Household Goods &	\$1,000.00		\$1,000.00	11 U.S.C. § 522(d)(3)
Furnishings Summary Available Upon Request Location: 1125 Hillman St., Freedom PA 15042 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Electronics Location: 1125 Hillman St., Freedom	\$200.00		\$200.00	11 U.S.C. § 522(d)(3)
PA 15042 Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
2 Handguns Location: 1125 Hillman St., Freedom	\$100.00		\$100.00	11 U.S.C. § 522(d)(5)
<b>PA 15042</b> Line from <i>Schedule A/B</i> : <b>10.1</b>			100% of fair market value, up to any applicable statutory limit	
Clothing Location: 1125 Hillman St., Freedom	\$50.00		\$50.00	11 U.S.C. § 522(d)(3)
PA 15042 Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	
Wedding Rings Location: 1125 Hillman St., Freedom	\$100.00		\$100.00	11 U.S.C. § 522(d)(4)
<b>PA 15042</b> Line from <i>Schedule A/B</i> : <b>12.1</b>			100% of fair market value, up to any applicable statutory limit	
1 Dog, 3 Cats, Guinnae Pig Location: 1125 Hillman St., Freedom	\$0.00		\$0.00	11 U.S.C. § 522(d)(5)
<b>PA 15042</b> Line from <i>Schedule A/B</i> : <b>13.1</b>			100% of fair market value, up to any applicable statutory limit	
Performance Spend: PNC Bank (2548)	\$1,000.00		\$1,000.00	11 U.S.C. § 522(d)(5)
*Joint with Kaitlyn Lore Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
Checking: PNC Bank (2556) *Joint with Kaitlyn Lore	\$0.00		\$0.00	11 U.S.C. § 522(d)(5)
Line from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit	

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	otor 2 Christopher R. Lore Laura L. Lore			Case number (if known)	24-20798
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	Savings: PNC Bank (2564) *Joint with Kaitlyn Lore	\$0.00		\$0.00	11 U.S.C. § 522(d)(5)
	Line from Schedule A/B: 17.3			100% of fair market value, up to any applicable statutory limit	
	401(K): Highmark health Line from Schedule A/B: 21.1	\$3,042.37		\$3,042.37	11 U.S.C. § 522(d)(12)
Li	Elle Holli Genedale A.B. 2111			100% of fair market value, up to any applicable statutory limit	
	Group Term Life Insurance with No Cash Value	\$0.00		\$0.00	11 U.S.C. § 522(d)(7)
	Beneficiary: Spouse Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
	Group Term Life Insurance with No Cash Value	\$0.00		\$0.00	11 U.S.C. § 522(d)(7)
	Beneficiary: Spouse Line from Schedule A/B: 31.2			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption of (Subject to adjustment on 4/01/25 and every 3 ■ No ■ Yes. Did you acquire the property covere ■ No	B years after that for ca	ases fil	,	,
	☐ Yes				

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	Schedules Page 13	of 59		
Fill in this information to identify you	r case:			
Debtor 1 Christopher R. L	ore			
First Name	Middle Name Last Name			
Debtor 2 Laura L. Lore				
(Spouse if, filing) First Name	Middle Name Last Name			
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA			
Case number 24-20798				
(if known)			☐ Check	if this is an
			ameno	led filing
Official Form 106D				
	M/b a Llave Claima Casuma	l las e Danamants	_	
Schedule D: Creditors	Who Have Claims Secured	by Property		12/15
	f two married people are filing together, both are equ			
is needed, copy the Additional Page, fill it o number (if known).	out, number the entries, and attach it to this form. On	the top of any additions	ai pages, write your na	me and case
1. Do any creditors have claims secured by	your property?			
☐ No. Check this box and submit th	is form to the court with your other schedules. Yo	ou have nothing else to	report on this form.	
Yes. Fill in all of the information b	nelow	-		
Part 1: List All Secured Claims				
	nore than one secured claim, list the creditor separately	Column A	Column B	Column C
for each claim. If more than one creditor has	a particular claim, list the other creditors in Part 2. As	Amount of claim	Value of collateral	Unsecured
much as possible, list the claims in alphabetic	al order according to the creditor's name.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Midland Mortgage Co	Describe the property that secures the claim:	\$169,521.00	\$180,000.00	\$0.00
Creditor's Name	1125 Hillman St. Freedom, PA 15042			
	Beaver County Fair Market Value determined by			
	Appraisal from 08/2023			
Pob 268959	As of the date you file, the claim is: Check all that			
Oklahoma City, OK 73126	apply.  Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
, , ,	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or sec	ured		
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)  FHA Real E	state Mortgage		

Opened 08/16 Last Active

Date debt was incurred 2/29/24

Last 4 digits of account number

3971

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Debtor 1 Christopher R. Lore First Name Mid.		Case number (if known)	24-20798	
Debtor 2 Laura L. Lore	dle Name Last Name			
	dle Name Last Name			
Conton dos Concumos				
2.2 Santander Consumer Usa	Describe the property that secures the claim	n: \$21,173.00	\$24,990.00	\$0.00
Creditor's Name	2018 Dodge Ram 1500 45,000 mile Fair Market Value determined by KBB Minor body damage. Location: 1125 Hillman St., Freedo PA 15042	om		
Po Box 961211 Fort Worth, TX 76161	As of the date you file, the claim is: Check all apply.  Contingent	that		
Number, Street, City, State & Zip Code				
Who owes the debt? Check one.	☐ Disputed  Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage car loan)	e or secured		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's	lien)		
☐ At least one of the debtors and anoth	_ ` ` `			
☐ Check if this claim relates to a community debt	3	nobile		
Opened 11/21 La Active 2/21/24		1000		
-	in Column A on this page. Write that number here add the dollar value totals from all pages.			
Write that number here:		\$190,694	.00	
Part 2: List Others to Be Notifie	d for a Debt That You Already Listed			
trying to collect from you for a debt y	to be notified about your bankruptcy for a debt the ou owe to someone else, list the creditor in Part 1 that you listed in Part 1, list the additional creditorit this page.	, and then list the collection age	ncy here. Similarly, if you h	ave more
[ ] Name, Number, Street, City, St	ate & Zip Code	On which line in Part 1 did you ente	or the graditor? 22	
Chryser Capital	•	•	<u></u>	
PO Box 660335 Dallas, TX 75266	l	Last 4 digits of account number	792	
Name, Number, Street, City, St. <b>KML Law Group</b>	ate & Zip Code	On which line in Part 1 did you ente	er the creditor? 2.1	
BNY Mellon Independe 701 Market Street - Sui New York, NY 10106		Last 4 digits of account number	-	
Name, Number, Street, City, St.  Midland Mortgage Co	ate & Zip Code	On which line in Part 1 did you ente	er the creditor? 2.1	
Attn: Customer Service Po Box 26648 Oklahoma City, OK 732		Last 4 digits of account number	-	

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Debtor 1	Christopher R. Le	ore		Case number (if known)	24-20798
	First Name	Middle Name	Last Name		
Debtor 2	Laura L. Lore				
	First Name	Middle Name	Last Name		
S <i>A</i> F	lame, Number, Street, Cit Santander Consum Attn: Bankruptcy Po Box 961211 Fort Worth, TX 7610	er Usa		On which line in Part 1 did you enter  Last 4 digits of account number	r the creditor?

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				Schedules	Page 16	of 59		
Fill	in this inforn	nation to identify your	case:					
De	btor 1	Christopher R. Lo	re					
		First Name	Middle Na	ame	Last Name		_	
	btor 2 buse if, filing)	Laura L. Lore First Name	Middle Na	ama	Last Name		_	
Uni	ited States Ba	nkruptcy Court for the:	WESTERN	DISTRICT OF PE	ENNSYLVANIA	1	_	
1	_	24-20798		_				
(if kr	nown)						_	heck if this is an
							a	mended filing
Of	ficial Forn	n 106E/F						
Sc	hedule E	/F: Creditors W	ho Have	Unsecured	d Claims			12/15
any Scho Scho left.	executory cont edule G: Execu edule D: Credit Attach the Con e and case nur	d accurate as possible. Us tracts or unexpired leases tory Contracts and Unexp ors Who Have Claims Sec trinuation Page to this pag mber (if known).	that could resuired Leases (Of ured by Proper e. If you have r	Ilt in a claim. Also ficial Form 106G). ty. If more space is no information to r	list executory of Do not include s needed, copy t	ontracts on Schedule any creditors with par the Part you need, fill i	A/B: Property (Offici tially secured claims it out, number the en	al Form 106A/B) and on that are listed in tries in the boxes on the
		II of Your PRIORITY Un						
1.	_ ′	ors have priority unsecure	d claims agains	st you?				
	■ No. Go to P	art 2.						
	☐ Yes.							
Pa	rt 2: List A	II of Your NONPRIORIT	Y Unsecured	Claims				
3.	Do any credito	ors have nonpriority unsec	ured claims ag	ainst you?				
	☐ No. You hav	ve nothing to report in this pa	art. Submit this f	orm to the court wit	th your other sche	edules.		
	Yes.							
4.	unsecured clair	r nonpriority unsecured clam, list the creditor separately or holds a particular claim, li	for each claim.	For each claim liste	ed, identify what t	ype of claim it is. Do no	t list claims already inc	luded in Part 1. If more
								Total claim
4.1	7.000	Health, Inc.		Last 4 digits of ac	count number	2905		\$0.00
	Nonpriority PO Box	y Creditor's Name		When was the de	ht incurred?	12/14/2018		
		rgh, PA 15230-3510		Wilch was the de	bt incurred.	12/14/2010		-
		treet City State Zip Code		As of the date you	u file, the claim i	s: Check all that apply		
	_	rred the debt? Check one.		_				
	☐ Debtor	,		Contingent				
	Debtor	-		Unliquidated				
		1 and Debtor 2 only		Disputed	NDITY	d alaim.		
		et one of the debtors and and		Type of NONPRIC	ATT UNSECUTED	ı Cidiili:		
	∐ Check debt	if this claim is for a comr	nunity	_	sing out of a sena	ration agreement or div	orce that you did not	
		m subject to offset?		report as priority cl		addir agreement of the	oroo triat you did not	
	■ No			•	· ·	g plans, and other simil	ar debts	
	☐ Yes			Other. Specify	Disputed M	edical Debt		-

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Debt	or 2 Laura L. Lore		Case number (if known) 24-20798			
4.2	Advantage Chirpractic CTRS	Last 4 digits of account number	58MM	\$709.65		
	Nonpriority Creditor's Name 298 East End Ave. Beaver, PA 15009	When was the debt incurred?				
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt		aration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts			
	Yes	Other. Specify Medical				
4.3	Affirm, Inc.	Last 4 digits of account number	НМ7С	\$662.00		
	Nonpriority Creditor's Name		Opened 05/23 Last Active			
	650 California St FI 12 San Francisco, CA 94108	When was the debt incurred?	7/21/23			
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt		aration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-shari				
	Yes	Other. Specify Unsecured	<u> </u>			
4.4	Affirm, Inc.	Last 4 digits of account number	КНММ	\$309.27		
	Nonpriority Creditor's Name		Opened 01/23 Last Active			
	650 California St Fl 12 San Francisco, CA 94108	When was the debt incurred?	7/21/23			
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	■ Debtor 2 only □ Unliquidated				
	☐ Debtor 1 and Debtor 2 only					
	lacksquare At least one of the debtors and another	ed claim:				
	Check if this claim is for a community					
	debt Is the claim subject to offset?	Obligations arising out of a sep report as priority claims				
	No	Debts to pension or profit-shari	ng plans, and other similar debts			
		· ·				
	Yes	Other. Specify Unsecured	1			

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	or 2 Laura L. Lore		Case number (if known)	24-20798			
4.5	Affirm, Inc. Nonpriority Creditor's Name	Last 4 digits of account number	XDDB		\$74.00		
	650 California St FI 12 San Francisco, CA 94108  Number Street City State Zip Code	When was the debt incurred?	Opened 12/22 Last Active 7/21/23				
	Who incurred the debt? Check one.	As of the date you file, the claim	із: Спеск ан тат арріу				
	Debtor 1 only	☐ Contingent					
	■ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-shari					
	Yes						
4.6	Alberts Heating & AC	Last 4 digits of account number	LORE		\$0.00		
	Nonpriority Creditor's Name 1329 Dewey St. PO Box 147	When was the debt incurred?	12/14/2017				
	Conway, PA 15027  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	■ Disputed					
	☐ At least one of the debtors and another	,					
	_	☐ Student loans	a olami.				
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a sepreport as priority claims	aration agreement or divorce	that you did not			
	■ No	Debts to pension or profit-shari	ng plans, and other similar de	ebts			
	Yes	Other. Specify Disputed D					
4.7	Beaver Valley Foot Clinic  Nonpriority Creditor's Name	Last 4 digits of account number	5093		\$0.00		
	PO Box 309	When was the debt incurred?	08/09/2016				
	Rochester, PA 15074  Number Street City State Zip Code	As of the date you file, the claim	is: Chock all that apply				
	Who incurred the debt? Check one.	As of the date you me, the claim	is. Check all that apply				
	Debtor 1 only	☐ Contingent					
	■ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepreport as priority claims	aration agreement or divorce	e that you did not			
	■ No	☐ Debts to pension or profit-shari	ng plans, and other similar de	ebts			
	☐ Yes	■ Other. Specify Disputed N	Medical Debt				

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ebtor 1 Christopher R. Lore Laura L. Lore	Case number (if known) 24-2079	В
Brighton Radiology Associates	Last 4 digits of account number 4021	\$0.00
Nonpriority Creditor's Name P.O. Box 536287 Pittsburgh, PA 15253-5904	When was the debt incurred? 04/18/2015 - 01/01/2020	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	■ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did n report as priority claims	ot
■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify Disputed Medical Debt	
Capital One	Last 4 digits of account number 5537	\$744.00
Nonpriority Creditor's Name		
Po Box 31293 Salt Lake City, UT 84131	When was the debt incurred?  Opened 09/16 Last Active 09/23	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did n report as priority claims	ot
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Credit Card	
Capital One	Last 4 digits of account number 9909	\$720.00
Nonpriority Creditor's Name		
Po Box 31293 Salt Lake City, UT 84131	When was the debt incurred? Opened 02/21 Last Active 09/23	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did n	ot
Is the claim subject to offset?	report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Credit Card	

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Debte Debte	or 1 Christopher R. Lore Laura L. Lore		Case number (if known) 24-20798	
4.1 1	Capital One / WalMart	Last 4 digits of account number	8345	\$729.61
	Nonpriority Creditor's Name PO Box 71087 Charlotte, NC 28272	When was the debt incurred?	05/22/2014 - 09/2023	_
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Credit Card	i	_
4.1	Capstone Structrual Engineering	Last 4 digits of account number	LORE	\$0.00
	Nonpriority Creditor's Name Wexford Professional Building III 11676 Perry Highway Suite 3209	When was the debt incurred?	07/2016	_
	Wexford, PA 15090  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Disputed D	ebt for Home Insprection	_
4.1	Celtic Bank  Nonpriority Creditor's Name	Last 4 digits of account number	НМ7С	\$0.00
	268 South State Street Suite 300	When was the debt incurred?	11/2021 - 09/2023	_
	Salt Lake City, UT 84111  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	$\square$ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	Yes	Other. Specify Notice		

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2 Laura L. Lore  Ciox Health			
	Last 4 digits of account number	8848	\$12.87
Nonpriority Creditor's Name PO Box 409900	When was the debt incurred?	When was the debt incurred? 04/07/2023	
Atlanta, GA 30384-9900 Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	·	,	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Medical		
Citibank/The Home Depot	Last 4 digits of account number	3075	\$1,251.00
Nonpriority Creditor's Name Po Box 6497 Sioux Falls, SD 57117	When was the debt incurred?	Opened 09/16 Last Active 07/23	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Charge Acc	count	
Comenity - Boscovs	Last 4 digits of account number	4980	\$2,081.27
Nonpriority Creditor's Name PO Box 650965 Dallas, TX 75265-0965	When was the debt incurred?	08/21/2014 - 09/2023	
Number Street City State Zip Code  Nho incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	a plane, and other similar debte	
■ No			
☐ Yes	Other. Specify Credit Card	<u> </u>	

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	r 2 Laura L. Lore		Case number (if known) 24-20798		
4.1	Comenity - Giant Eagle	Last 4 digits of account number	8987	\$0.00	
	Nonpriority Creditor's Name PO Box 650960 Dallas, TX 75265-0960	When was the debt incurred?	08/21/2014 - 2017		
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	■ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Disputed C	redit Card		
4.1 8	Comenity - Lane Bryant	Last 4 digits of account number	4550	\$567.13	
	Nonpriority Creditor's Name PO Box 650972 Dallas, TX 75265-0972	When was the debt incurred?	08/21/2020 - 09/2023		
	Number Street City State Zip Code	As of the date you file, the claim			
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Credit Card	<u> </u>		
4.1	Comenity Bank/Victoria Secret  Nonpriority Creditor's Name	Last 4 digits of account number	3866	\$951.00	
	Po Box 182789 Columbus, OH 43218	When was the debt incurred?	Opened 12/16 Last Active 08/23		
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	No	Debts to pension or profit-sharing	g plans, and other similar debts		
	☐ Yes	■ Other. Specify Charge Acc	•		
	⊔ res	Other. Specify Charge Acceptage	Jount		

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ComenityCapital/Boscov	Last 4 digits of account number	4980	\$2,175.00
Nonpriority Creditor's Name		Opened 08/14 Last Ac	tive
Po Box 182120 Columbus, OH 43218	When was the debt incurred?	09/23	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		you did not
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Charge Acc	count	
Credit One Bank Nonpriority Creditor's Name	Last 4 digits of account number	2679	\$1,266.00
Po Box 98872 Las Vegas, NV 89193	When was the debt incurred?	Opened 10/20 Last Ac 08/23	tive
lumber Street City State Zip Code  Vho incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
$\square$ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		you did not
No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Credit Card	İ	
Credit One Bank	Last 4 digits of account number	5006	\$1,011.00
Nonpriority Creditor's Name	_	Opened 02/21 Last Ac	tivo
Po Box 98872 Las Vegas, NV 89193	When was the debt incurred?	08/23	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that	you did not
No	Debts to pension or profit-sharin	ng plans, and other similar debts	
Yes	Other. Specify Credit Card	1	

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Laura L. Lore		Case number (if known)	-
Credit One Bank	Last 4 digits of account number	7150	\$1,387.1
Nonpriority Creditor's Name Po Box 98872	When was the debt incurred?	05/10/2022 - 09/202	3
Las Vegas, NV 89193 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not
■ No	Debts to pension or profit-sharing	ng plans, and other similar de	bts
☐ Yes	Other. Specify Credit Card	d	
Credit One Bank	Last 4 digits of account number	2219	\$2,089.7
Nonpriority Creditor's Name Po Box 98872	When was the debt incurred?	11/11/2015 - 09/2023	
Las Vegas, NV 89193  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not
No	Debts to pension or profit-sharing	ng plans, and other similar de	bts
☐ Yes	Other. Specify Credit Card	d	
Family Vision Care	Last 4 digits of account number	5506	\$15.0
Nonpriority Creditor's Name 400 State St.	When was the debt incurred?	08/08/2021	
Baden, PA 15005	As of the date you file, the claim	: Charle all that apply	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	із: Спеск ан тат арріу	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	Obligations arising out of a sepa	aration agreement or divorce	that you did not
Is the claim subject to offset?	report as priority claims		L
■ No	Debts to pension or profit-sharin	ng pians, and other similar de	DIS
□Yes	Other. Specify Medical		

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Fingerhut	Last 4 digits of account number	9426	\$490.49
Nonpriority Creditor's Name PO Box 70281	When was the debt incurred?	12/04/2015 - 2022	
Philadelphia, PA 19176-0281  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
□ Yes	Other. Specify Credit Card	<u> </u>	
Heeitage Valley Sewickley		MULTIPLE	\$0.00
Nonpriority Creditor's Name	Last 4 digits of account number	WIOLITI LL	φυ.υι
PO Box 827221 Philadelphia, PA 19182-7221	When was the debt incurred?	08/14/2018 - 01/21/2020	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Disputed M	ledical Debts	
Heritage Valley Beaver	Last 4 digits of account number	MULTIPLE	\$4,390.90
Nonpriority Creditor's Name PO Box 536371	When was the debt incurred?	05/23/2018 - 04/2020	
Pittsburgh, PA 15253-5905 Number Street City State Zip Code	As of the date you file, the claim i	ie: Chack all that apply	
Who incurred the debt? Check one.	As of the date you me, the claim	is. Officer all that apply	
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
□Yes	■ Other. Specify Multiple Me	edial Debts	

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2 Laura L. Lore		Case number (if known) 24-20798	
HVMG	Last 4 digits of account number	MULTIPLE	\$0.00
Nonpriority Creditor's Name PO Box 536589	When was the debt incurred?	01/2020 - 04/2020	
Pittsburgh, PA 15253-5907  Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.  ☐ Debtor 1 only	Пол		
_	☐ Contingent ☐ Unliquidated		
Debtor 2 only			
Debtor 1 and Debtor 2 only	■ Disputed  Type of NONPRIORITY unsecure	d claim:	
At least one of the debtors and another	Student loans	u Ciaini.	
☐ Check if this claim is for a community debt Is the claim subject to offset?	<u></u>	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	■ Other. Specify <b>Disputed N</b>		
111/440 4544		4070	<b>***</b>
HVMG AFM Nonpriority Creditor's Name	Last 4 digits of account number	1976	\$214.00
PO Box 536589 Pittsburgh, PA 15253-5907	When was the debt incurred?	08/16/2019 - 09/05/2019	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Disputed N	ledical Debts	
HVMG Convenient Care	Last 4 digits of account number	9336	\$0.00
Nonpriority Creditor's Name PO Box 536589	When was the debt incurred?	05/23/2018 - 08/10/2019	
Pittsburgh, PA 15253-5907  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	adion agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
□Yes	Other Specify Disputed N	ledical Debt	

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James R. Logan DMD	Last 4 digits of account number	9175	\$16.00
Nonpriority Creditor's Name 607 State St. PO Box 126 Baden, PA 15005	When was the debt incurred?	06/05/2023	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce	that you did not
Is the claim subject to offset?	report as priority claims	aranon agroomom or arrored	
■ No	Debts to pension or profit-sharing	ng plans, and other similar de	ots
Yes	■ Other. Specify Medical/De	ental	
Kasper Hahn Funeral & Cremation		Ruth Ann	
Services Nonpriority Creditor's Name	Last 4 digits of account number	Smart	\$1,435.00
547 8th St. Ambridge, PA 15003	When was the debt incurred?	11/07/2020	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
□ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not
■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar de	bts
Yes	Other. Specify Medical De	bt	
LABCorp	Last 4 digits of account number	1230	\$0.00
Nonpriority Creditor's Name	_		
c/o LCA Collections PO Box 2240	When was the debt incurred?	10/15/2018	
Burlington, NC 27216-2240  Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	, 10 o. 11.0 dato you 11.0, 11.0 o.	ior oncon an anal apply	
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not
■ No	Debts to pension or profit-sharing	ng plans, and other similar de	bts
☐Yes	■ Other. Specify Disputed M	ledical Debt	

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Lockhart Morris & Montgomery, Inc.  Nonpriority Creditor's Name	Last 4 digits of account number	0247	\$1,038.
1401 N Central Expy Richardson, TX 75080	When was the debt incurred?	Opened 3/29/23 Last Active 08/18	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
ls the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharing		
Yes	■ Other. Specify Medical De	bt Medical	
MedCare Equipment Co	Last 4 digits of account number		\$116.
Nonpriority Creditor's Name Po Box 5029 Greensburg, PA 15601-5029	When was the debt incurred?	01/01/2020	
Number Street City State Zip Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
uebt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Medical		
MOHELA Nonpriority Creditor's Name	Last 4 digits of account number	<u>0411</u>	\$10,375.
120 N Seven Oaks Drive Knoxville, TN 37922	When was the debt incurred?	Opened 10/22 Last Active 2/29/24	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
$\square$ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
<b>—</b> 110			

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Laura L. Lore		Case number (if known) 2	
MOHELA	Last 4 digits of account number	0411	\$8,460.00
Nonpriority Creditor's Name	_	0 100/00 1 1	-
120 N Seven Oaks Drive Knoxville, TN 37922	When was the debt incurred?	Opened 02/22 Last Ac 2/29/24	ctive
Number Street City State Zip Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
At least one of the debtors and another	Student loans	u Ciaiiii.	
Check if this claim is for a community debt	_		
ls the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that	you did not
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	☐ Other. Specify		
	Educationa	ıl	
MOHELA	Last 4 digits of account number	1012	\$8,250.00
Nonpriority Creditor's Name	_		
120 N Seven Oaks Drive Knoxville, TN 37922	When was the debt incurred?	Opened 10/23 Last Ac 2/29/24	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that	you did not
■ No	Debts to pension or profit-sharin	ng plans, and other similar debts	
☐ Yes	Other. Specify		
	Educationa	ıl	
MOHELA	Last 4 digits of account number	0215	\$4,014.00
Nonpriority Creditor's Name		Onemad 02/24 Leat As	41
120 N Seven Oaks Drive Knoxville, TN 37922	When was the debt incurred?	Opened 02/24 Last Ac 2/29/24	
Number Street City State Zip Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
	☐ Disputed		
☐ Debtor 1 and Debtor 2 only		d claim:	
<ul><li>□ Debtor 1 and Debtor 2 only</li><li>□ At least one of the debtors and another</li></ul>	Type of NONPRIORITY unsecured		
☐ At least one of the debtors and another ☐ Check if this claim is for a community	Type of NONPRIORITY unsecured  Student loans		
☐ At least one of the debtors and another	<u></u>	aration agreement or divorce that	you did not
☐ At least one of the debtors and another☐ Check if this claim is for a community debt	■ Student loans □ Obligations arising out of a sepa	· ·	you did not

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Debti	or 2 Laura L. Lore		Case number (if known) 24-20798	
4.4 1	MRO	Last 4 digits of account number	1101	\$9.24
	Nonpriority Creditor's Name 1000 Madison Ave Suite 100 Norristown, PA 19403	When was the debt incurred?	03/20/2023	_
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
		Student loans	u olulli.	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Medical		_
4	no name on CR Liability	Last 4 digits of account number	7015	\$909.00
	Nonpriority Creditor's Name	When was the debt incurred?	Opened 03/20 Last Active 03/19	_
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify Medical De	bt	_
4	Northstar Anesthesia of PA  Nonpriority Creditor's Name	Last 4 digits of account number	7222	\$181.38
	PO Box 612625	When was the debt incurred?	02/06/2020	_
	Dallas, TX 75261  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharir	og plane, and other cimilar debte	
	■ No	, ,	iy pians, and other similar debts	
	□ Yes	Other. Specify Medical		

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	r 1 Christopher R. Lore r 2 Laura L. Lore		Case number (if known) 24-20798	
4.4	Synchrony Bank / JCPenney	Last 4 digits of account number	2781	\$874.12
	Nonpriority Creditor's Name PO Box 71719 Philadelphia PA 1017C 1710	When was the debt incurred?	10/16/2016 - 09/2023	
	Philadelphia, PA 19176-1719  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.4 5	Synchrony/American Eagle	Last 4 digits of account number	0607	\$228.00
	Nonpriority Creditor's Name Po Box 71727 Philadelphia, PA 19176	When was the debt incurred?	Opened 06/20 Last Active 3/03/24	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.4	Target NB	Last 4 digits of account number	9863	\$520.00
	Nonpriority Creditor's Name  Po Box 673  Minneapolis, MN 55440	When was the debt incurred?	Opened 12/07 Last Active 09/23	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a sepa</li></ul>	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card	I	

Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 Christopher R. Lore 24-20798 Debtor 2 Laura L. Lore Case number (if known) have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Affirm, Inc. Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcy ■ Part 2: Creditors with Nonpriority Unsecured Claims 650 California St, FI 12 San Francisco, CA 94108 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Affirm, Inc. Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcy ■ Part 2: Creditors with Nonpriority Unsecured Claims 650 California St, FI 12 San Francisco, CA 94108 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Affirm, Inc. Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcy ■ Part 2: Creditors with Nonpriority Unsecured Claims 650 California St, FI 12 San Francisco, CA 94108 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Capital One Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcy ■ Part 2: Creditors with Nonpriority Unsecured Claims Po Box 30285 Salt Lake City, UT 84130 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Capital One Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 71087 Part 2: Creditors with Nonpriority Unsecured Claims Charlotte, NC 28272-1087 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Capital One Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcv Part 2: Creditors with Nonpriority Unsecured Claims Po Box 30285 Salt Lake City, UT 84130 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Citibank/The Home Depot Line 4.15 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Citicorp Cr Srvs/Centralized Part 2: Creditors with Nonpriority Unsecured Claims Bankruptcy Po Box 790040 St Louis, MO 63179 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Comenity Bank/Victoria Secret** Line 4.19 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcv ■ Part 2: Creditors with Nonpriority Unsecured Claims Po Box 182125 Columbus, OH 43218 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? ComenityCapital/Boscov Line 4.20 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Bankruptcy Dept Part 2: Creditors with Nonpriority Unsecured Claims Po Box 182125 Columbus, OH 43218 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Credit One** Line 4.22 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 60500

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Debtor 2 Laura L. Lore		Case number (if known)	24-20798
City Of Industry, CA 91716-0500		■ Part 2: Creditors with Nonp	riority Unsecured Claims
	Last 4 digits of account number		
Name and Address Credit One Bank Attn: Bankruptcy Department	On which entry in Part 1 or Part 2 did y Line 4.21 of (Check one):	Part 1: Creditors with Priori	
6801 Cimarron Rd Las Vegas, NV 89113		Part 2: Creditors with Nonp	riority Unsecured Claims
	Last 4 digits of account number		
Name and Address Credit One Bank Attn: Bankruptcy Department	On which entry in Part 1 or Part 2 did y Line 4.22 of (Check one):	you list the original creditor? ☐ Part 1: Creditors with Priori ☐ Part 2: Creditors with Nonp	
6801 Cimarron Rd		- Part 2: Creditors with Nonp	monty Unsecured Claims
Las Vegas, NV 89113	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?	
Cross River Bank	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priori	ty Unsecured Claims
885 Teaneck Road Teaneck, NJ 07666		Part 2: Creditors with Nonp	riority Unsecured Claims
10anoon, 110 07 000	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did y		
Lockhart Morris & Montgomery, Inc. Attn: Bankruptcy	Line <b>4.35</b> of ( <i>Check one</i> ):	Part 1: Creditors with Priori	
1401 N Central Expressway, Ste		Part 2: Creditors with Nonp	riority Unsecured Claims
225 Richardson, TX 75080			
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did y		
MOHELA Attn: Bankruptcy	Line <b>4.37</b> of ( <i>Check one</i> ):	Part 1: Creditors with Priori	
633 Spirit Dr		Part 2: Creditors with Nonp	riority Unsecured Claims
Chesterfiled, MO 63005	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did y	you list the original creditor?	
MOHELA	Line <u>4.38</u> of ( <i>Check one</i> ):	Part 1: Creditors with Priori	ty Unsecured Claims
Attn: Bankruptcy		Part 2: Creditors with Nonp	riority Unsecured Claims
633 Spirit Dr Chesterfiled, MO 63005			
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did y	•	
MOHELA Attn: Bankruptcy	Line <u>4.39</u> of ( <i>Check one</i> ):	Part 1: Creditors with Priori	•
633 Spirit Dr		Part 2: Creditors with Nonp	riority Unsecured Claims
Chesterfiled, MO 63005	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?	
MOHELA	Line <u>4.40</u> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priori	ty Unsecured Claims
Attn: Bankruptcy 633 Spirit Dr		Part 2: Creditors with Nonp	riority Unsecured Claims
Chesterfiled, MO 63005			
	Last 4 digits of account number		
Name and Address  Synchrony/American Eagle	On which entry in Part 1 or Part 2 did y Line <b>4.45</b> of ( <i>Check one</i> ):	_	ty Unacquired Claims
Attn: Bankruptcy	LINE TITE OF (CHECK OHE).	Part 1: Creditors with Priori  Part 2: Creditors with Nonp	•
Po Box 965060		- Part 2. Creditors with Nonp	monty onsecuted claims
Orlando, FL 32896	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?	
Target NB	Line <b>4.46</b> of ( <i>Check one</i> ):	-	

Official Form 106 E/F

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Debtor 1 Christopher R. Lore Debtor 2 Laura L. Lore	Case number (if known)	24-20798
C/O Financial & Retail Services	☐ Part 1: Creditors with Pri	ority Unsecured Claims
Mailstop BT PO Box 9475 Minneapolis, MN 55440	■ Part 2: Creditors with No	npriority Unsecured Claims
Millieapons, Mil 33440	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?	
WebBank/Fingerhut	Line 4.26 of (Check one):	ority Unsecured Claims
6250 Ridgewood Road Saint Cloud, MN 56303	■ Part 2: Creditors with No	npriority Unsecured Claims
Saint Cloud, Min 30303	Last 4 digits of account number	

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				-	Γotal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				-	Total Claim
Total	6f.	Student loans	6f.	\$	31,099.00
claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	27,178.59
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	58,277.59

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Fill in this infor	mation to identify your	case:	J	
Debtor 1	Christopher R. Lo			
	First Name	Middle Name	Last Name	
Debtor 2	Laura L. Lore			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT O	OF PENNSYLVANIA	
Case number	24-20798			
(if known)				Check if this is an
				amended filing

#### Official Form 106G

#### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code				State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3	-				
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>-</del>

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		Scrieuu	ies raye so o	1 3 9			
Fill in this	s information to identify your	case:					
Debtor 1	Christopher R. Lo	Christopher R. Lore					
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse if, fili	Laura L. Lore	Middle Name	Last Name				
	3,						
United Sta	ates Bankruptcy Court for the:	WESTERN DISTRICT	OF PENNSYLVANIA				
Case num	ber <b>24-20798</b>						
(if known)					☐ Check if this is an		
					amended filing		
Officia	l Form 106H						
	dule H: Your Cod	ohtors			12/15		
Scried	dule II. Toul Cou	CDIOIS			12/15		
•				as a codebtor.			
⊔ Yes	S						
	thin the last 8 years, have you na, California, Idaho, Louisiana,						
■ No.	. Go to line 3.						
	s. Did your spouse, former spou	use, or legal equivalent live	e with you at the time?				
in line Form	e 2 again as a codebtor only i	f that person is a guarar	ntor or cosigner. Make	sure you have listed	ng with you. List the person shown the creditor on Schedule D (Official , Schedule E/F, or Schedule G to fill		
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The cr Check all schedu	editor to whom you owe the debt les that apply:		
3.1				☐ Schedule D. lii	ne		
[ <del></del> ] .	Name			□ Schedule E/F,			
				☐ Schedule G, li	ne		
-	Number Street			_			
	City	State	ZIP Code				
				Полилон			
3.2	Name			☐ Schedule D, lii ☐ Schedule E/F,			
				☐ Schedule E/F,			
-	Number Ctreet				···-		
	Number Street City	State	ZIP Code				

Official Form 106H Schedule H: Your Codebtors Page 1 of 1

	in this information to identify your c									
Del	otor 1 Christophe	r R. Lore			_					
_	otor 2 Laura L. Lo	re								
Uni	ted States Bankruptcy Court for the	e: WESTERN DISTRICT	OF PENNSYLVAN	IIA						
Cas	se number <b>24-20798</b>					Check if this is	:			
(If kr	nown)						ent sho	wing postpetition e following date:	chapter	
0	fficial Form 106I					MM / DD/ \	/YYY			
S	chedule I: Your Inc	ome				,,			12/1	
atta	use. If you are separated and you ch a separate sheet to this form.  t 1: Describe Employment  Fill in your employment									
١.	information.		Debtor 1			Debtor :	2 or noi	n-filing spouse		
	If you have more than one job,	Employment status	☐ Employed			■ Empl	oyed			
	attach a separate page with information about additional employers.		■ Not employed			☐ Not e	. ,			
	Include part-time, seasonal, or	Occupation				Custor	Customer Service			
	self-employed work.	Employer's name				Highm	ark Inc	<b>.</b>		
	Occupation may include student or homemaker, if it applies.	Employer's address				1800 Center St. Camp Hill, PA 17011				
		How long employed t	here?				2 years	3		
Pai	t 2: Give Details About Mo	nthly Income								
<b>Esti</b> spoi	mate monthly income as of the duse unless you are separated.  u or your non-filing spouse have me space, attach a separate sheet to	late you file this form. If							-	
						For Debtor 1		Debtor 2 or -filing spouse		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	3,532.07		
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	0.00		
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.00	\$	3,532.07		

Debt Debt		Christopher R. Lore Laura L. Lore	-		Case n	umber ( <i>if k</i>	nown	) _	24-20798		
					For I	Debtor 1			For Debtor		
	Cop	by line 4 here	4.		\$	(	0.00	0		,532.07	-
5.	l ist	all payroll deductions:									
J.		• •	Fo		¢				<b>c</b>	E00 40	
	5a. 5b.	Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans	5a 5b		\$		0.00		\$ \$	580.42	_
	5c.	Voluntary contributions for retirement plans	5c		\$ 		0.00	_	\$	0.00	_
	5d.	Required repayments of retirement fund loans	5d		\$ 		0.00	_	\$	106.12	_
	5u. 5e.	Insurance	5e		\$ 		).00 ).00		Φ	0.00 97.63	_
	5f.	Domestic support obligations	5f.		\$—		).00 ).00	_	\$	0.00	_
	5g.	Union dues	5g		\$ 		).UC	_	φ	0.00	_
	5h.	Other deductions. Specify: Term Life Insurance	-	j. 1.+	\$—			) ) +	\$	9.00	_
			_		· —				· ———		_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$		0.00	_	\$	793.17	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	(	0.00	0	\$2	,738.90	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	8a	ì.	\$	(	0.00	0	\$	0.00	
	8b.	Interest and dividends	8b		\$		0.00	_	\$	0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce			·			_	*		_
		settlement, and property settlement.	80	<b>:</b> .	\$	(	0.00	0	\$	0.00	
	8d.	Unemployment compensation	8d		\$		0.00	_	\$	0.00	_
	8e.	Social Security	8e		\$		0.00	_	\$	0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	e 8f.		\$		0.00	_ D	\$	0.00	_
	8g.	Pension or retirement income	 8g		\$		0.00		\$	0.00	_
	8h.	Other monthly income. Specify:	_	, 1.+	\$			+	\$	0.00	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	ſ	\$		0.00	_	\$	0.0	- 
			Г				ΙΓ			1	
10.		culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_		0.00	+	\$	2,738.90	= \$ _	2,738.90
11.	othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not acify:	depe			•			d in <i>Schedul</i>	e J. 	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rester that amount on the Summary of Schedules and Statistical Summary of Certailies								\$	2,738.90
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?							Combi month	ned ly income
		Yes. Explain: Wife Debtor is actively seeking a second job. Husband Debtor is currently seeking social secu	rity	di	sabili	ty.					

Official Form 106l Schedule I: Your Income page 2

Fill	in this informa	ition to identify yo	ur case:							
	otor 1					Ch	ock i	if this is:		
Deb	NOI I	Christopher	R. Lore					n amended filing		
1	otor 2	Laura L. Lore	9						ving postpetition chap	oter
(Spo	ouse, if filing)						13	expenses as or	the following date:	
Unit	ed States Bankı	ruptcy Court for the	WESTE	RN DISTRICT OF PENN	SYLVANIA		MI	M / DD / YYYY		
		1-20798								
(If k	nown)									
Of	fficial Fo	rm 106J								
S	chedule	J: Your I	Expen	ises						12/1
Be info	as complete ormation. If m	and accurate as	possible. eded, atta	If two married people a ch another sheet to this	re filing together, be form. On the top of	oth are ed any addi	uall tiona	y responsible fo al pages, write y	or supplying correct our name and case	
Par		ribe Your House	hold							
1.	Is this a joir  ☐ No. Go to									
		s Debtor 2 live i	n a senara	ate household?						
	. 00. <b>2</b> €		a copa							
		-	t file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of De	ebtor	2.		
2.	Do you have	e dependents?	□No							
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor			Dependent's age	Does dependent live with you?	
	Do not state	the							□ No	
	dependents	names.			Daughter			23 years	Yes	
									□ No □ Yes	
									□ No	
									☐ Yes	
									□ No □ Yes	
3.		enses include		No					<b>□</b> 163	
		f people other th d your depender		Yes						
Par		ate Your Ongoi		v Expenses						
Est	imate your ex	cpenses as of yo	our bankrı	uptcy filing date unless y y is filed. If this is a supp						
the		h assistance and		government assistance is luded it on <i>Schedule I:</i> Y				Your exp	enses	
(0		,								
4.		or home owners and any rent for the		ses for your residence. I r lot.	nclude first mortgage	e 4.	\$		0.00	
	If not include	led in line 4:								
	4a. Real e	estate taxes				4a.	\$		0.00	
		rty, homeowner's				4b.	_		0.00	
		maintenance, re owner's associat				4c. 4d.	_		100.00 0.00	
5.				our residence, such as ho	me equity loans	4u. 5.	_		0.00	

	Christopher R. Lore Laura L. Lore	Case num	ber (if known)	24-20798
		- 200 110/111	()	
. Utilitie		_	Φ.	400.00
	Electricity, heat, natural gas	6a.	\$	400.00
	Water, sewer, garbage collection	6b.	\$	90.00
	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	260.00
	Other. Specify: Ring	6d.	· -	9.00
	and housekeeping supplies	7.	\$	400.00
-	care and children's education costs	8.	\$	0.00
	ing, laundry, and dry cleaning	9.	\$	50.00
	onal care products and services	10.	\$	20.00
	cal and dental expenses	11.	\$	0.00
	sportation. Include gas, maintenance, bus or train fare.  It include car payments.	12.	\$	200.00
	tainment, clubs, recreation, newspapers, magazines, and books	13.	\$	5.00
	table contributions and religious donations	14.	\$	0.00
. Insura	-			<u> </u>
	t include insurance deducted from your pay or included in lines 4 or 20.			
15a.	Life insurance	15a.	·	0.00
15b.	Health insurance	15b.	\$	0.00
15c.	Vehicle insurance	15c.	\$	140.00
15d.	Other insurance. Specify: Pet Insurance	15d.	\$	5.00
	5. Do not include taxes deducted from your pay or included in lines 4 or 20.		-	
Specif	<u>·</u>	16.	\$	0.00
	Iment or lease payments: Car payments for Vehicle 1	17a.	¢	0.00
	Car payments for Vehicle 2	17a. 17b.	•	0.00
	• •	17b. 17c.	\$	
	Other. Specify: Other. Specify:	17d.	•	0.00
	payments of alimony, maintenance, and support that you did not report as	174.	Φ	0.00
	cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	payments you make to support others who do not live with you.		\$	0.00
Specif	fy:	19.		
	real property expenses not included in lines 4 or 5 of this form or on Sched			
	Mortgages on other property	20a.		0.00
20b.	Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	·	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
. Other	: Specify: Pet Care	21.	+\$	50.00
Toba	cco		+\$	270.00
Calcu	llate your monthly expenses	_		
	Add lines 4 through 21.		\$	1 000 00
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	1,999.00
			·	4 000 00
22C. A	Add line 22a and 22b. The result is your monthly expenses.		\$	1,999.00
	late your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	2,738.90
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	1,999.00
	Subtract your monthly expenses from your monthly income.	220	\$	739.90
	The result is your <i>monthly net income</i> .	23c.	Ψ	1 33.30
For exa	ou expect an increase or decrease in your expenses within the year after you ample, do you expect to finish paying for your car loan within the year or do you expect your cation to the terms of your mortgage?			ease or decrease because of a
■ No	).			
☐ Ye				

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					_
Fill in this infor	mation to identify your	case:			
Debtor 1	Christopher R. Lo	re			
Bosto. 1	First Name	Middle Name	La	st Name	
Debtor 2	Laura L. Lore				
(Spouse if, filing)	First Name	Middle Name	La	st Name	
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT	OF PENNS	YLVANIA	
Case number	24-20798				
(if known)	24 20100				☐ Check if this is an amended filing
Official Form	-	ın Individual	Debt	or's Schedules	12/15
If two married p	eople are filing togethe	r, both are equally respo	nsible for s	supplying correct information.	
obtaining mone		n connection with a ban			atement, concealing property, or 000, or imprisonment for up to 20
Sig	n Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help	you fill out bankruptcy forms?	
■ No					
☐ Yes.	Name of person				ankruptcy Petition Preparer's Notice, on, and Signature (Official Form 119)
that they ar	alty of perjury, I declare re true and correct. ristopher R. Lore opher R. Lore	that I have read the sum	-	schedules filed with this declara  /s/ Laura L. Lore  Laura L. Lore	,
	ire of Debtor 1			Signature of Debtor 2	

Date May 2, 2024

Date May 2, 2024

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Fill i	n this inform	nation to identify you	r case:			
Debt	tor 1	Christopher R. L	ore			
		First Name	Middle Name	Last Name		
Debt (Spou	tor 2 se if, filing)	Laura L. Lore First Name	Middle Name	Last Name		
` '	. 0,					
Unite	ed States Bar	kruptcy Court for the:	WESTERN DISTRICT OF	- PENNSYLVANIA		
Case (if kno		4-20798				Check if this is an amended filing
Sta		of Financial	Affairs for Individ			04/22
infori	mation. If m per (if knowr	ore space is needed, i). Answer every que	attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write you	
		current marital statu		Lived Belore		
	<ul><li>■ Married</li><li>□ Not mar</li></ul>	ried				
2.	During the la	ıst 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you I	ived in the last 3 years. Do no	ot include where you live nov	ı.	
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there
					ity property state or territor, ico, Texas, Washington and V	
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (Ot	fficial Form 106H).		
Part	2 Explai	n the Sources of You	r Income			
	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
the shate concetted for benchmarked.			☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$10,164.21
			☐ Operating a business		☐ Operating a business	

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Debtor 2 Laura L. Lore					Cas	e number (if known)	24-20798	1	
			Debtor 1			Debtor 2			
			Sources of income Check all that apply.	Gross inco (before ded exclusions)			Sources of income Check all that apply.  (be and		
For last cale (January 1 to	endar year: o December :	31, 2023 )	☐ Wages, commissions, bonuses, tips		\$0.00	■ Wages, combonuses, tips	■ Wages, commissions, bonuses, tips		
			☐ Operating a business			Operating a	business		
	ndar year bef o December :		☐ Wages, commissions, bonuses, tips		\$0.00	■ Wages, combonuses, tips	ımissions,	\$35,864.00	
			☐ Operating a business			☐ Operating a	business		
winnings List each	s. If you are fili	ng a joint cas	pensions; rental income; inte e and you have income that me from each source separa	you received to	gether, list it o	only once under De	ebtor 1.	- James Guid Kilory	
			Debtor 1		_	Debtor 2			
			Sources of income Describe below.	each source (before ded exclusions)	e	Sources of inc Describe below		Gross income (before deductions and exclusions)	
Part 3: Li	st Certain Pa	yments You	Made Before You Filed for	Bankruptcy					
□ No.	Neither De individual p  During the No. Yes  * Subject to S. Debtor 1 of the individual p	go days before a go day	ach creditor to whom you payditor. Do not include payme bayments to an attorney for on 4/01/25 and every 3 year both have primarily consider you filed for bankruptcy, dach creditor to whom you payments for domestic support of	did you pay any aid a total of \$7, ants for domestic this bankruptcy rs after that for umer debts. Aid you pay any aid a total of \$60 aid a total	creditor a tota  575* or more c support oblig case. cases filed on creditor a tota	il of \$7,575* or mo in one or more pay gations, such as ch or after the date of all of \$600 or more?	re?  /ments and t hild support a  f adjustment  you paid tha	he total amount you and alimony. Also, do	
		attorney for	this bankruptcy case.						
Credito	or's Name and	l Address	Dates of payme	ent Tot	al amount paid	Amount you still owe	Was this p	payment for	

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Debtor			Cas	e number (if known)	24-20798		
Ins of v a b	thin 1 year before you filed for bankrup siders include your relatives; any general p which you are an officer, director, person in business you operate as a sole proprietor. mony.	artners; relatives of any gen n control, or owner of 20%	eneral partners; partners or more of their voting	erships of which you g securities; and ar	u are a general p ny managing age	partner; corporation nt, including one fo	
	No						
	Yes. List all payments to an insider.						
In	sider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	is payment	
ins	thin 1 year before you filed for bankrup sider? clude payments on debts guaranteed or co		yments or transfer a	any property on ac	ecount of a deb	t that benefited ar	
	No						
	Yes. List all payments to an insider sider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the		
	_		para	Still Owe	molade orealto	1 3 Hame	
Part 4:	Identify Legal Actions, Repossession	ons, and Foreclosures					
Lis	thin 1 year before you filed for bankrup t all such matters, including personal injury diffications, and contract disputes.  No Yes. Fill in the details.						
	ase title ase number	Nature of the case	Court or agency		Status of the	case	
M	IIDFIRST BANK (vs) LAURA L. ORE AKA 023-11671	Mortgage Foreclosure	Court of Comm Beaver County Beaver County 810 Third Stree Beaver, PA 150	Courthouse et	■ Pending □ On appeal □ Concluded		
	thin 1 year before you filed for bankrup eck all that apply and fill in the details belo		perty repossessed, f	oreclosed, garnis	hed, attached, s	seized, or levied?	
	No. Go to line 11.						
	Yes. Fill in the information below.						
C	reditor Name and Address	Describe the Property	1	Date		Value of the property	
		Explain what happene	ed				
	thin 90 days before you filed for bankru counts or refuse to make a payment be No Yes. Fill in the details.		cluding a bank or fir	nancial institution	, set off any am	ounts from your	
C	reditor Name and Address	Describe the action th	ne creditor took	Date a	action was	Amoun	
	thin 1 year before you filed for bankrup urt-appointed receiver, a custodian, or a No Yes		perty in the possess	ion of an assigned	e for the benefit	of creditors, a	

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	btor 1 btor 2	Christopher R. Lore Laura L. Lore		Case numbe	r (if known) 24-20798	
Pai	rt 5:	List Certain Gifts and Contributio	ns			
13.	<b>=</b> 1	in <b>2 years before you filed for bank</b> No Yes. Fill in the details for each gift.	ruptcy, (	did you give any gifts with a total value of more	than \$600 per person′	?
	Gifts	s with a total value of more than \$6 person	00	Describe the gifts	Dates you gave the gifts	Value
		son to Whom You Gave the Gift and ress:	t			
14.		No		did you give any gifts or contributions with a tot	tal value of more than	\$600 to any charity?
	Gifts more Chai	Yes. Fill in the details for each gift or sor contributions to charities that e than \$600 rity's Name ress (Number, Street, City, State and ZIP Cor	total	Describe what you contributed	Dates you contributed	Value
Pai	rt 6:	List Certain Losses				
	■ I	No Yes. Fill in the details. cribe the property you lost and the loss occurred	Include	ibe any insurance coverage for the loss e the amount that insurance has paid. List pending nce claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Pa	rt 7:	List Certain Payments or Transfer	rs			
16.	consi	ulted about seeking bankruptcy or	prepari	id you or anyone else acting on your behalf pay ng a bankruptcy petition? rs, or credit counseling agencies for services require		rty to anyone you
	Add: Ema	son Who Was Paid ress all or website address son Who Made the Payment, if Not	You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	707 Suit	idl and Steinberg P.C. Grant Street te 2830 - Gulf Tower sburgh, PA 15219			March 13, 2024	\$1,100.00
	Inc Rive 240	vantage Credit Counseling Server er Park Commons 3 Sidney Street, Suite 400 sburgh, PA 15203	rice,		February 23, 2024	\$24.95

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	otor 1 otor 2	Christopher R. Lore Laura L. Lore	Concadica	uge 40 01 0	Case number (#	f known) 24-20798	
17.	promi	n 1 year before you filed for bankruptcy sed to help you deal with your creditor t include any payment or transfer that you	s or to make payments			transfer any prop	erty to anyone who
	_	lo 'es. Fill in the details.					
	Perse Addr	on Who Was Paid ess	Description and v transferred	alue of any propo	erty	Date payment or transfer was made	Amount of payment
18.	Includinclud	n 2 years before you filed for bankrupto ferred in the ordinary course of your but e both outright transfers and transfers mat e gifts and transfers that you have already low Yes. Fill in the details.	isiness or financial affa de as security (such as t	i <b>irs?</b> he granting of a se			
	Addr		Description and v property transferr			ny property or received or debts hange	Date transfer was made
	Frier Frier		2002 Ford F150, and sold for scr for \$100.00 to re their property	ap value sold			03/2024
19.	benef	n 10 years before you filed for bankrupt iciary? (These are often called asset-provide of the called asset-provides. Fill in the details.		y property to a so	elf-settled tru	st or similar device	of which you are a
	Name	e of trust	Description and v	alue of the prope	erty transferre	d	Date Transfer was made
Par	t 8:	List of Certain Financial Accounts, Ins	truments, Safe Deposit	Boxes, and Stor	age Units		
20.	sold, include house	n 1 year before you filed for bankruptcy moved, or transferred? de checking, savings, money market, or es, pension funds, cooperatives, assoc do 'es. Fill in the details.	r other financial accour	nts; certificates o	of deposit; sha		
		e of Financial Institution and ess (Number, Street, City, State and ZIP	Last 4 digits of account number	Type of accoun instrument	clos	e account was sed, sold, ved, or sferred	Last balance before closing or transfer
21.	cash,	u now have, or did you have within 1 y or other valuables?	ear before you filed for	bankruptcy, any	safe deposit	box or other depos	sitory for securities,
	_	lo 'es. Fill in the details.					
		e of Financial Institution ess (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		Describe the c	ontents	Do you still have it?
22.	Have	you stored property in a storage unit o	r place other than your	home within 1 ye	ear before you	ı filed for bankrupt	cy?
	_	lo 'es. Fill in the details.					

Describe the contents

Who else has or had access

Address (Number, Street, City, State and ZIP Code)

to it?

Do you still have it?

Name of Storage Facility

Address (Number, Street, City, State and ZIP Code)

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		Case 24 20730 CIVID BOC 1	Schedules Page 47 of	59	DC30
Debt Debt		Christopher R. Lore Laura L. Lore	conceance i age in ci	Case number (if known) 24-20798	
Part	9:	Identify Property You Hold or Control for S	Someone Else		
	•	ou hold or control any property that someo omeone.	ne else owns? Include any proper	rty you borrowed from, are storing fo	r, or hold in trust
	_	No Yes. Fill in the details.			
	-	ner's Name ress (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
	Dau	ghter	Woodforest Bank	Daughter's Checking	\$100.00
	10:	Give Details About Environmental Informa			
<b>-</b>	Envii	ronmental law means any federal, state, or l substances, wastes, or material into the ai lations controlling the cleanup of these sub	local statute or regulation conceri r, land, soil, surface water, ground		
■ ,	Site I	means any location, facility, or property as vn, operate, or utilize it, including disposal	defined under any environmental sites.		
		rdous material means anything an environr rdous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic :	substance,
Repo	rt all	notices, releases, and proceedings that yo	ou know about, regardless of whe	n they occurred.	
24.	Has a	any governmental unit notified you that you	ı may be liable or potentially liable	e under or in violation of an environm	ental law?
	_	No Yes. Fill in the details.			
	Nam	ne of site ress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have	you notified any governmental unit of any	•		
		No Yes. Fill in the details.			
		ne of site ress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have	you been a party in any judicial or adminis	strative proceeding under any envi	ironmental law? Include settlements	and orders.
		No Yes. Fill in the details.			
		e Title e Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Part	11:	Give Details About Your Business or Con	nections to Any Business		
27.		in 4 years before you filed for bankruptcy, d	•		y business?
		A sole proprietor or self-employed in a to	rade, profession, or other activity,	, either full-time or part-time	

27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
	☐ A partner in a partnership
	☐ An officer, director, or managing executive of a corporation
	☐ An owner of at least 5% of the voting or equity securities of a corporation

page 6

Doc 13-1 Filed 05/02/24 Entered 05/02/24 10:30:32 Case 24-20798-CMB Schedules Page 48 of 59 Debtor 1 Christopher R. Lore 24-20798 Debtor 2 Laura L. Lore Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Christopher R. Lore /s/ Laura L. Lore Christopher R. Lore Laura L. Lore Signature of Debtor 1 Signature of Debtor 2 Date May 2, 2024 Date May 2, 2024 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes

■ No

Fill in this inforr	Fill in this information to identify your case:					
Debtor 1 Christopher R. Lore						
Debtor 2 (Spouse, if filing)	Laura L. Lore					
United States E	Bankruptcy Court for the: Western District of Pennsylvania					
Case number (if known)	24-20798					

Check	as directed in lines 17 and 21:					
According to the calculations required by this Statement:						
-	1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).					
	2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).					
	3. The commitment period is 3 years.					
	4. The commitment period is 5 years.					

☐ Check if this is an amended filing

### Official Form 122C-1

## **Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period**

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### **Calculate Your Average Monthly Income** Part 1: 1. What is your marital and filing status? Check one only. □ Not married. Fill out Column A, lines 2-11. ■ Married. Fill out both Columns A and B, lines 2-11. Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space. Column A Column B Debtor 1 Debtor 2 or non-filing spouse 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all 0.00 3,532.07 payroll deductions). Alimony and maintenance payments. Do not include payments from a spouse if 0.00 0.00 Column B is filled in. 4. All amounts from any source which are regularly paid for household expenses

	of you or your dependents, including child suppor from an unmarried partner, members of your househo and roommates. Do not include payments from a spou you listed on line 3.	ld, your	depende	nts, parents,	\$	0.00	\$_
5.	Net income from operating a business, profession, or farm	Debto	r 1				
	Gross receipts (before all deductions)	\$	0.00				
	Ordinary and necessary operating expenses	-\$	0.00				
		_	0.00	0	Φ.	0.00	•

Ordinary and necessary operating expenses	-Ψ	0.00			
Net monthly income from a business, profession, or f	farm \$	0.00	Copy here -> \$	0.00	\$ 0.00
Net income from rental and other real property	Debto	r 1			

Gross receipts (before all deductions)	\$	0.00				
Ordinary and necessary operating expenses	-\$	0.00				
Net monthly income from rental or other real property	\$	0.00	Copy here -> \$	0.00	\$_	0.00

0.00

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24-20798

Case number (if known)

Column A Column B Debtor 1 Debtor 2 or non-filing spouse 0.00 0.00 7. Interest, dividends, and royalties \$ 8. Unemployment compensation 0.00 0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you 0.00 For your spouse 0.00 9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled 0.00 0.00 if retired under any provision of title 10 other than chapter 61 of that title. 10, Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below. 0.00 0.00 0.00 Total amounts from separate pages, if any. 0.00 0.00 11. Calculate your total average monthly income. Add lines 2 through 10 for 0.00 3.532.07 3,532.07 +|\$ each column. Then add the total for Column A to the total for Column B. Total average monthly income Part 2: **Determine How to Measure Your Deductions from Income** 12. Copy your total average monthly income from line 11. 3.532.07 13. Calculate the marital adjustment. Check one: ☐ You are not married. Fill in 0 below. You are married and your spouse is filing with you. Fill in 0 below. You are married and your spouse is not filing with you. Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If this adjustment does not apply, enter 0 below. 0.00 0.00 Copy here=> 3.532.07 14. Your current monthly income. Subtract line 13 from line 12. 15. Calculate your current monthly income for the year. Follow these steps: 3,532.07 15a. Copy line 14 here=>

Christopher R. Lore

Laura L. Lore

Debtor 1

Debtor 2

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Debtor 1 Debtor 2		Christopher R. Lore aura L. Lore		Case number (if known)	24-20798	
		Multiply line 15a by 12 (the number of months in	a year).			<b>x</b> 12
1	I5b.	The result is your current monthly income for the	year for this part of the	form		\$42,384.84_
16. <b>C</b> a	alcu	late the median family income that applies to y	ou. Follow these steps:			
16	a. F	ill in the state in which you live.	PA			
16	8b. F	ill in the number of people in your household.	3			
16	Т	ill in the median family income for your state and so find a list of applicable median income amounts instructions for this form. This list may also be avai	, go online using the link			\$99,093.00
17. <b>H</b>		to the lines compare?	adio at the balling aproy o			
17	'a.	Line 15b is less than or equal to line 16c. C 11 U.S.C. § 1325(b)(3). <b>Go to Part 3.</b> Do N				
17	<b>7</b> b.	Line 15b is more than line 16c. On the top of 1325(b)(3). Go to Part 3 and fill out Calcuyour current monthly income from line 14 a	lation of Your Disposa			
Part 3:		Calculate Your Commitment Period Under 11	U.S.C. § 1325(b)(4)			
18. <b>C</b>	ору	your total average monthly income from line 1	1		\$	3,532.07
cc sp 19	onter oouse Oa. If	et the marital adjustment if it applies. If you are not that calculating the commitment period under 1 e's income, copy the amount from line 13. the marital adjustment does not apply, fill in 0 on subtract line 19a from line 18.	1 U.S.C. § 1325(b)(4) all		our -\$_ [	\$
20. <b>C</b>	alcul	late your current monthly income for the year.	Follow these steps:			
		Copy line 19b				\$3,532.07
	M	fultiply by 12 (the number of months in a year).				<b>x</b> 12
20	)b. T	he result is your current monthly income for the you	ear for this part of the for	m		\$42,384.84
20	Oc. C	Copy the median family income for your state and	size of household from li	ne 16c		\$99,093.00
21	i. H	low do the lines compare?				
		Line 20b is less than line 20c. Unless otherwis period is 3 years. Go to Part 4.	se ordered by the court,	on the top of page 1 of this f	orm, check bo	x 3, The commitment
		Line 20b is more than or equal to line 20c. Un commitment period is 5 years. Go to Part 4.	less otherwise ordered b	by the court, on the top of pa	ge 1 of this for	m, check box 4, The
Part 4:		Sign Below				
By	/ sig	ning here, under penalty of perjury I declare that t	he information on this sta	atement and in any attachme	ents is true and	d correct.
_		christopher R. Lore		Laura L. Lore ura L. Lore		
		stopher R. Lore ature of Debtor 1		nature of Debtor 2		
Da		May 2, 2024 MM / DD / YYYY	Dat	e May 2, 2024 MM / DD / YYYY		
lf ·		checked 17a, do NOT fill out or file Form 122C-2.		, 55 / 1111		

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Christopher R. Lore Debtor 1 Debtor 2

24-20798 Laura L. Lore Case number (if known)

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$78	administrative fee
+ \$15	trustee surcharge
\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,738

\$1,167 filing fee \$571 administrative fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

total fee

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses">http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses</a>.

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/services-forms/bankruptcy/cre">http://www.uscourts.gov/services-forms/bankruptcy/cre</a> dit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 24-20798-CMB Doc 13-1 Filed 05/02/24 Entered 05/02/24 10:30:32 Desc Schedules Page 57 of 59

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Western District of Pennsylvania

In re	Christopher R. Lore Laura L. Lore		Case No.	24-20798
		Debtor(s)	Chapter	13

	Debtor(s) Chapter 13
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept \$ 4,000.00
	Prior to the filing of this statement I have received \$ 600.00
	Balance Due \$ <b>3,400.00</b>
2.	\$ of the filing fee has been paid.
3.	The source of the compensation paid to me was:
	■ Debtor □ Other (specify):
4.	The source of compensation to be paid to me is:
	■ Debtor □ Other (specify):
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> <li>Meeting with client, analysis of the problems, preparation and filing of the schedules, attendance at one Section 341 Meeting, normal correspondence with creditors, trustees, and clients. In Chapter 13 cases, it also includes preparation of a Plan, attendance at the confirmation hearing, and reconciliation of the allowed claims.</li> </ul>

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Unless specifically noted above or in a separate written fee agreement, services do not include the preparation of documents or attendance at hearings associated with objections to claims, responses to motions for relief from stay, amended Chapter 13 plans in response to motions to allow claims by utility companies or other claimants, amended Chapter 13 plans in response to post-petition changes in regular monthly mortgage payments, applications for counsel fees, motions and amended plans pursuant to post-petition financing, responses to any motions filed by creditors or the Chapter 13 trustee, responses to Chapter 13 trustee's certificates of default, responses to motions to dismiss filed by creditors or the Chapter 13 trustee, complaints objecting to secured status, motions to allow the sale of property, amended Chapter 13 plans prepared at the client's request due to post-confirmation changes in circumstances, amendments to the debtor's schedules to add creditors not initially disclosed by the client, loss mitigation, and any other work performed by counsel above and beyond the services included above. All services, including all written and verbal communications with Steidl and Steinberg, P.C., will be billed against the fee previously charged for the bankruptcy. If the costs for those services exceeds the amount previously charged, Steidl and Steinberg, P.C. reserves the right to charge additional fees. Billing rates for attorneys will be charged at a rate of between \$300.00 per hour and \$400.00 per hour depending on the rate of the attorney performing the service. The rates of \$300.00 per hour to \$400.00 per hour and may be increased at the discretion of Steidl & Steinberg, P.C. after the filing of the Chapter 13 case. The rate for work performed by a paralegal is \$150.00 per hour and may be increased at the discretion of Steidl & Steinberg, P.C. after the filing of the Chapter 13 case. Any additional fees that may be charged are subject to the approval of the Bankruptcy Court.

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In re	Christopher R. Lore Laura L. Lore		Case No.	24-20798	
		Debtor(s)			

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Continuation Sheet)

CERTIFICATION					
atement of any agreement or arrangement for payment to me for representation of the debtor(s) in					
/s/ Kenneth Steidl					
Kenneth Steidl 34965					
Signature of Attorney					
Steidl & Steinberg, P.C.					
707 Grant Street					
Suite 2830- Gulf Tower					
Pittsburgh, PA 15219-1908					
412-391-8000 Fax: 412-391-0221					
ken.steidl@steidl-steinberg.com					
Name of law firm					

### United States Bankruptcy Court Western District of Pennsylvania

In re	Laura L. Lore		Case No.	24-20798
		Debtor(s)	Chapter	13

## **VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	May 2, 2024	/s/ Christopher R. Lore	
		Christopher R. Lore	
		Signature of Debtor	
Date:	May 2, 2024	/s/ Laura L. Lore	
		Laura L. Lore	
		Signature of Debtor	